IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

FRANCIS SANTIAGO,

Plaintiff,

Civil Action No. 02-4048

v.

GMAC MORTGAGE GROUP, INC., GMAC RESIDENTIAL HOLDING CORP., and GMAC MORTGAGE CORPORATION,

Defendants.

JOINT MOTION TO APPROVE AMENDED CLASS ACTION SETTLEMENT NOTICE AND EXPLANATORY INSERT

Plaintiff, Francis Santiago ("Plaintiff" or "Santiago") individually and on behalf of a settlement class (defined below) and Defendants, GMAC Mortgage Group, Inc. (n/k/a GMAC Mortgage Group, LLC), GMAC Residential Holding Corporation (n/k/a GMAC Residential Holding Company, LLC), and GMAC Mortgage Corporation (n/k/a GMAC Mortgage, LLC) ("Defendants") (collectively, "Parties"), jointly and respectfully submit this Joint Motion to Approve Amended Class Action Settlement Notice and Explanatory Insert. In support of this motion, Plaintiff and Defendants state the following:

- On April 6, 2007, this Court issued an order ("Order") granting the parties'
 Amended Joint Motion for Preliminary Approval of Class Action Settlement.
- 2. In granting the parties' Amended Joint Motion and issuing the Order, the Court approved the proposed form of notice to the Class ("the Class Notice").

- Pursuant to the Order and the provisions of the Class Notice, Class members were 3. given sixty-five (65) days from the date of mailing of the Class Notice to object to or request exclusion from the Class Settlement.
- In accordance with the Order, on or before April 27, 2007, the Class 4. Administrator mailed Class Notices to the most recent address for each of the 83,713 Class Members.
- After the mailing, Defendants learned that some class members received a class 5. notice that was not addressed to them, but instead, addressed to a different class member. Defendants investigated and determined that the Class Member data (names and addresses) provided to the Class Administrator contained an error which resulted in some Class Members receiving a Class Notice addressed to a different Class Member.
- In abundance of caution, and to ensure that the method of notice complies with 6. due process, the Parties have agreed to send an Amended Class Action Settlement Notice to each of the 83,713 Class Members. A true and correct copy of the Amended Class Action Settlement Notice is attached hereto as Exhibit A.
- The Parties have further agreed to send an Explanatory Insert to each of the 7. 83,713 Class Members accompanying the Amended Class Action Settlement Notice. A true and correct copy of the Explanatory Insert is attached hereto as Exhibit B.
- 8. Defendants have identified the source of the error and will provide the Class Administrator with correct last known addresses for each Class Member.
- 9. On or before May 19, 2007, the Class Administrator will mail Amended Class Notices and Explanatory Inserts to each Class Member.

- In recognition of the error, and to ensure that Class Members have at least sixty-10. five (65) days following the mailing of the notice to opt out or object to the proposed settlement, the Parties have agreed to extend the dates for Class members to opt out or object to the proposed settlement until July 24, 2007.
- The hearing on the fairness and reasonableness of the Settlement Agreement and 11. whether final approval shall be given to it and the requests for fees and expenses by Class Counsel will be held at the United States District Court for the Eastern District of Pennsylvania, 504 Hamilton Street, Allentown, Pennsylvania 18101, on August 7, 2007, at 10:00 a.m., the same date as the Court originally set in its Order of April 6, 2007.

Dated: May 8, 2007

Respectfully Submitted,

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